

processing database access requests with a network server from a [web browser] user process controlled by a remote user ;

processing credentials [transmitted by the web browser] to authenticate the identity of the remote user as a client representative; and

processing data access requests in accordance with a defined access scheme such that the client representative is allowed access only to data items associated with an account belonging to that client to allow for remote review of debt collection status of the account belonging to that client and to allow for client access of updated account information after the database is updated.

3. (Amended Twice) The method of claim 2, further comprising accessing data stored in the database with a database server, wherein the [web browser] network server communicates with the database server by a common gateway interface script executed by the [web] network server.

4. (Amended Twice) The method of claim 2, further comprising accessing data stored in the database with a database server, wherein the [web browser] network server communicates with the database server by executing a java applet that communicates with the database server over the network.

### REMARKS

Applicant has carefully reviewed and considered the Office Action mailed on April 11, 2002, and the references cited therewith.

Claims 1 and 3 - 4 are amended; as a result, claims 1-20 are now pending in this application. Detailed responses to the rejections are as follows:

#### §103 Rejection of the Claims

Claim 1 was rejected under 35 USC § 103(a) as being unpatentable over Schutzer (U.S. 5,920,848) in view of Smith (U.S. Patent 5,822,400).

Claim 1 was amended to better describe the recited subject matter. Insofar as the rejection is applied to claim 1 as amended, Applicant respectfully traverses the rejection of claim